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Cathi H. Turner
Cathi H. Turner
Date of Signature April 14, 2004

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Whiting et al.

Group Art Unit: 3629

Serial No.: 10/645,778

Examiner: Not Assigned

Filed: August 21, 2003

Docket No.: 1483/3

Confirmation No.: 8784

For: METHODS AND SYSTEMS FOR FACILITATING TRANSACTIONS
BETWEEN COMMERCIAL BANKS AND POOLED DEPOSIT OR GROUPS

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In accordance with 37 C.F.R. 1.56, 1.97, and 1.98, applicants' undersigned attorney brings to the attention of the Patent and Trademark Office the documents listed on the attached Form PTO-1449. A copy of the reference as well as Form PTO-1449 are attached hereto. This is not to be construed as a representation that a search has been made or that a reference is relevant merely because cited.

Early passage of the subject application to issue is earnestly solicited.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /B.F./

Serial No.: 10/645,778

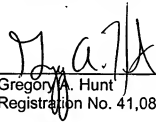
Although it is believed that no fee is due, the Commissioner is hereby authorized to charge any fees associated with the filing of this Information Disclosure Statement to Deposit Account No. 50-0426.

Respectfully submitted,

JENKINS, WILSON & TAYLOR, P.A.

Date: 14-April-04

By:



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Enclosures

Customer No: 25297

FORM 100-1 U.S. Department of Commerce Patent and Trademark Office		Attorney Docket No.: 1483/3	Serial No.: 10/645,778
List of Documents Cited by Applicant		Applicant(s): Whiting et al.	
		Filing Date: August 21, 2003	Group: 3629

U.S. PATENT DOCUMENTS

Examiner Initial	No.	Document Number	Date	Name	Class	Subclass	Filing date if Appropriate
	1	2003/0135437	07/17/2003	Jacobsen	705	35	

FOREIGN PATENT DOCUMENTS

		Document Number	Date	Country	Name of Patentee or Applicant	Translation Yes No

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

EXAMINER _____ CONSIDERED: /B.F./ _____ DATE CONSIDERED _____ 03/13/2008

*Examiner Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /B.F./

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April 14, 2004



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Re: U.S. Patent Application Serial No. 10/645,778 for
METHODS AND SYSTEMS FOR FACILITATING
TRANSACTIONS BETWEEN COMMERCIAL BANKS AND
POOLED DEPOSIT OR GROUPS
Our Ref. No. 1483/3

Sir:

Please find enclosed in connection with the subject U.S. patent application the following documents:

1. Information Disclosure Statement (2 pages);
2. Form PTO-1449 (1 page) in duplicate;
3. Copies of cited reference(s) (1 reference); and
4. A return-receipt postcard to be returned to us with the U.S. Patent and Trademark Office filing stamp thereon.

The Commissioner is hereby authorized to charge any fees associated with the filing of this correspondence to Deposit Account No. 50-0426.

Respectfully submitted,

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